

Douglas Towle

RECEIVED

United States Bankruptcy Court

Petitioner

2019 DEC -3 PM 1:37

515 West First Street Room 104

vs

U.S. BANKRUPTCY COURT  
DULUTH, MN

Duluth Mn 55802

Rachelle Leah Payonk

Adv. NO. 19-06014

My first piece of evidence is a certified letter from my credit card company stating a \$10,000.00 payment was made from bank account ending in 4794. My second piece of evidence is copy of my credit card statement showing payment was reversed. In addition I have attached a check from checking accoun ending in 8031.

17-2/910 109

**DOUGLAS E TOWLE**  
319 25TH AVE N  
SAINT CLOUD, MN 56303-3734

Date \_\_\_\_\_ PMP

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

Void

Dollars ← Heat Reactive Ink

**usbank.**

Memo \_\_\_\_\_ MP

~~XXXXXXXXXX~~ 8031 109

LOOK FOR FRAUD-DETECTING FEATURES INCLUDING THE SECURITY SQUARE AND HEAT-REACTIVE INK. DETAILS ON BACK.

Douglas Towle  
11-26-2019

**CARDMEMBER SERVICE**

P.O. Box 6352  
Fargo, ND 58125-6352

March 24, 2016

DOUGLAS E TOWLE  
319 25TH AVE N  
SAINT CLOUD, MN 56303-3734

Re: Account number ending with: 5013

Dear DOUGLAS E TOWLE:

Thank you for contacting Cardmember Service. We appreciate the opportunity to be of assistance to you.

We received your request regarding a recent payment that was submitted to your account. Our records indicate that a payment of \$10,000.00 posted to your account on 12/17/2015. The payment was submitted to your account via telephone on 12/15/2015 using a checking account number ending in 4794.

As always, we are pleased to serve you and appreciate your business. If you have further questions, please visit us on the Web at [www.usbank.com](http://www.usbank.com), or contact our twenty-four-hour Cardmember Service Department at 800-285-8585 (we accept relay calls).

Sincerely,

Amber E.  
Cardmember Service Representative

Cardmember Service, P.O. Box 6352, Fargo, ND 58125-6352

*Douglas Towle 11-26-19*

**Credit Card - 4669**

Current Balance **\$15,579.83**  
 Statement Balance **\$13,201.21**  
 Minimum Payment **\$0.00 due on 12/23/2015**  
 Available Credit **\$4,420.17**  
 Rewards Balance **Rewards Details**

total charged by Rachelle Payonk

\$ 15332.67

Paylas Towle 11-26-2019

**Transactions**

Date	Description	Credits	Charges
<b>Completed Transactions</b>			
12/24/2015	Internet Payment Thank You	\$133.00	
12/21/2015	Returned Payment Fee		\$25.00
12/21/2015	Payment Reversal		\$10,000.00
12/17/2015	Payment Thank You Account # 4794	\$10,000.00	Account # 4794
12/14/2015	Steampowered.com 425-9522985 Wa		\$9.99
12/14/2015	Steampowered.com 425-9522985 Wa		\$19.99
12/11/2015	Steamgames.com 425-952-2985 Wa		\$19.99
12/07/2015	Benton Station Sauk Rapids Mn		\$34.00
12/07/2015	Shopko 61 00300616 St Cloud Mn		\$157.92
12/07/2015	Holiday Sinstore 3766 Sauk Rapids Mn		\$22.15
12/07/2015	Petco 604 63506042 Waite Park Mn		\$60.97
12/07/2015	Ap! iTunes.com/bill 866-712-7753 Ca		\$1.06
12/04/2015	Schwans Home Service Marshall Mn		\$70.52

Douglas Towle

United States Bankruptcy Court

vs

515 West First Street Room 104

Rachelle Payonk

Duluth Mn 55802

Adv. NO. 19-06014

My third piece of evidence is a letter written on my behalf by Jamie Elwood signed and dated.

Which are in regards to conservations as a witness between myself and Rachelle.

*Douglas Towle 11-26-2019*

On about 11-2-2015 Douglas Towle requested my help and my truck to pick up some beds. When I arrived it was soon evident the beds were not for his family but for Rachelles and Doug was paying for them. I gave Doug a funny look and he replied not to worry he is getting paid back. After that is when Rachelle made the comment of course once I receive my renters insurance check from the fire.

I was called by Doug again for helping cleaning out the burnt out rental around the same time. Where several times I heard Rachelle make reference to receiving a renters insurance check. From the conversations I heard I believed that Doug was being made to believe he was getting paid back from the renters insurance check that Rachelle was to receive.

Jamie Elwood

431 13 ave n

Sauk Rapids Mn 56379

*Jamie Elwood 11-12-19*  
*320-492-0731*

*Douglas Towle 11-26-19*

Mr. David Burns this letter is in regards to you client Rachelle Leah Payonk Adv. No. 19-6014. Current debt stand at \$17,186.78 as of 11/26/2019 case number 05-cv-16-1255 or they can access through last name Towle & Payonk. Easily confirmed by calling Foley court house 320-968-5205. I offer a settlement to your client of \$11,000.00 to be paid with a cashiers check or money order.

*Nyglas Towle 11-26-19*  
*320-282-3684*